

TREEOWL

AI-Assisted Tree Risk Evidence Report

SAMPLE - Insurance / Arborist Review Package



Cover image: sample site condition and target-zone context. Illustrative sample image; replace with field photographs for production reports.

Report ID	TOWL-SAMPLE-2026-001
Prepared for	Residential property owner / insurer / consulting arborist
Property	123 Sample Residence, Seattle Metro Area, WA
Tree ID	T-01: mature broadleaf shade tree adjacent to occupied structure
Assessment type	Level 2 Basic visual assessment package, AI-assisted documentation draft
Assessment date	June 12, 2026
Prepared by	TREEOWL Evidence System - draft for qualified arborist review
Legal status	Sample template. Final legal reliance requires review and signature by a qualified arborist or other authorized professional.

1. Executive Summary

This sample report demonstrates how TREEOWL converts field observations, photographs, AI-assisted annotations, and optional hardware monitoring into a structured evidence package that a qualified arborist can review, correct, sign, and send to an insurance carrier, property manager, HOA, or client.

The sample tree presents a plausible Moderate to High concern profile due to: basal cavity/opening with suspected internal decay, crown deadwood over a driveway/approach area, root-zone conflict near hardscape, and proximity to an occupied residence. The risk rating below is a professional decision placeholder, not an automated legal conclusion.

Finding	Evidence	Preliminary concern	Recommended action
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Sample only - final legal reliance requires qualified professional review and signature.

Basal cavity / decay opening	Photo A; sounding/probing recommended	Structural uncertainty at lower trunk	Level 3 inspection or removal decision by arborist
Deadwood over target	Photo B; target occupancy noted	Branch failure may affect driveway/pedestrian zone	Prune deadwood to ANSI A300 pruning specs
Root-zone conflict	Photo C; hardscape displacement	Possible root injury / stability concern	Root collar/root plate inspection; avoid grade change
Target exposure	Photo overview; residence and driveway	Consequences elevated by occupied structure	Mitigate within defined time frame

2. Professional Standard Used as Structure

TREEOWL does not replace the arborist. The report is structured around the common components used in tree risk assessment: tree/part identification, target identification, likelihood of failure, likelihood of impact, consequences, risk categorization, mitigation options, limitations, and documentation of evidence. The final risk rating must remain a human professional judgment.

Assessment level	Level 2 Basic visual review package. Advanced methods such as tomography, resistance drilling, root excavation, or aerial inspection are outside this sample unless requested.
Time frame	One year from inspection date, unless site conditions, storms, construction, or visible changes occur sooner.
Primary target	Residence, roofline, driveway, pedestrian access path.
Decision boundary	AI may organize evidence, draft language, detect visible features, and flag inconsistencies. AI does not certify tree condition, assign legal responsibility, or replace professional judgment.

3. Site and Tree Inventory

Tree ID	T-01
Common name	Sample mature broadleaf shade tree; species to be confirmed in field
Approx. DBH	28 in / 71 cm measured at 4.5 ft above grade - sample value
Approx. height	55-65 ft - sample estimate
Crown spread	45-55 ft - sample estimate
Condition class	Fair to poor - pending arborist confirmation
Site exposure	Residential lot; tree leans/orients toward occupied structure and driveway
Inspection method	Ground-level 360-degree visual inspection; photo documentation; no climbing, no tomography, no decay drilling in this sample

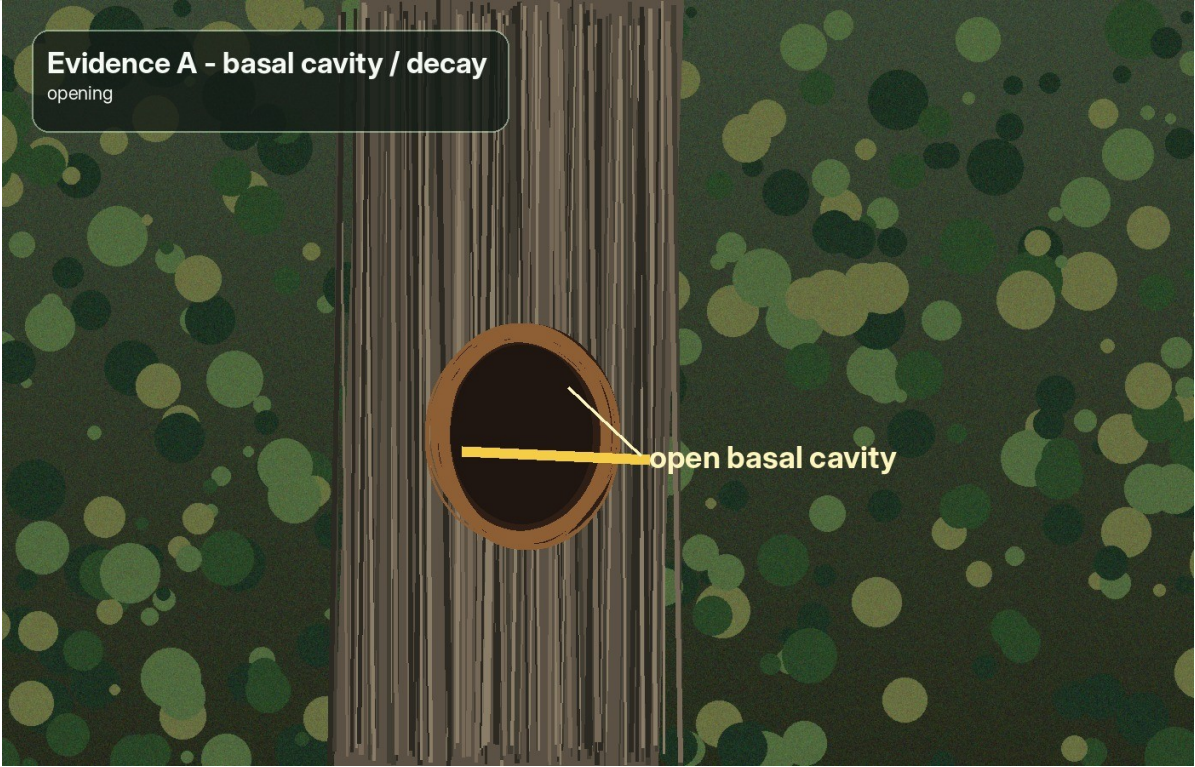


Photo A. Basal cavity / decay opening. Measurement and internal extent require qualified field verification.

4. Photographic Evidence Log

A defensible report should separate observation from interpretation. Each photo should be time-stamped, geotagged when available, stored unedited, and linked to the final conclusion. TREEOWL can maintain the original file hash, edited annotation layer, reviewer, and revision history.

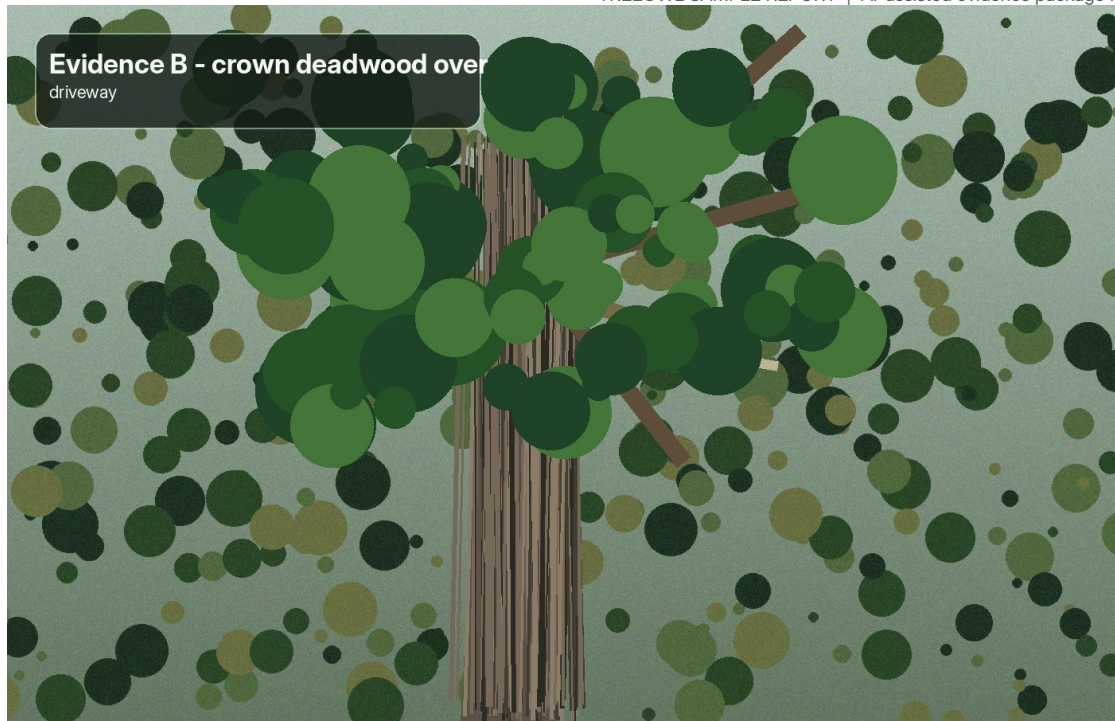


Photo B. Crown deadwood located over driveway / pedestrian approach.



Photo C. Root-zone/hardscape conflict near primary target area.

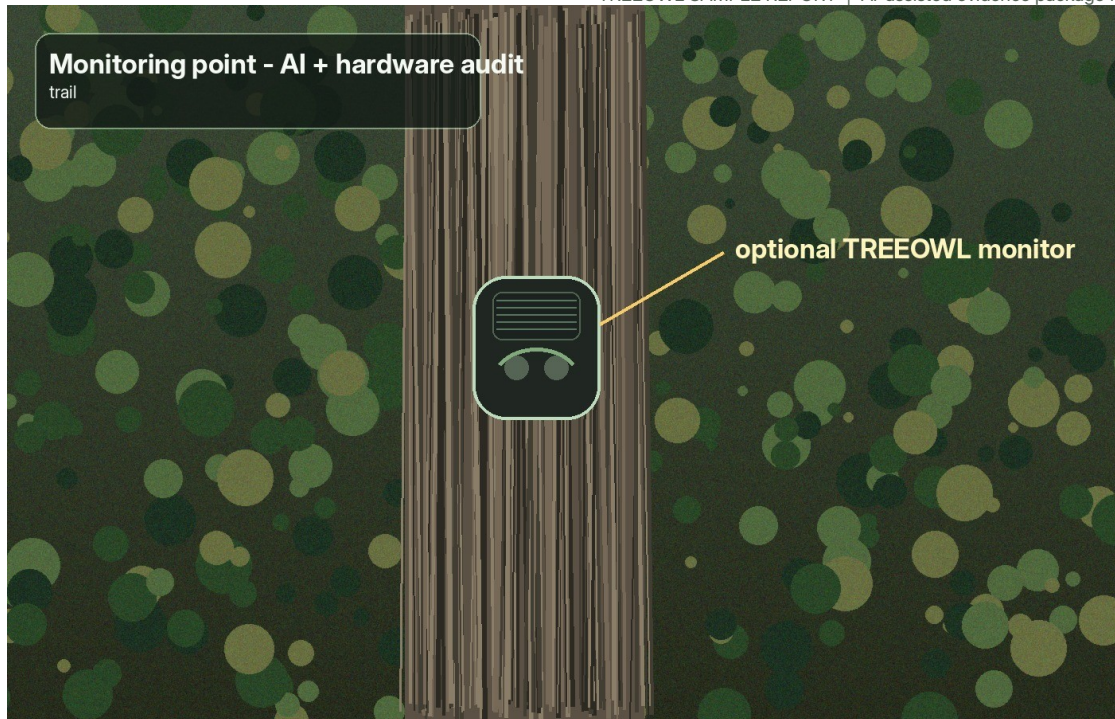


Photo D. Optional monitoring point for recurring visual record and environmental event log.

5. Risk Assessment Worksheet - Sample

The following matrix is a sample decision record. It is intentionally editable: the arborist can revise the component ratings without rewriting the full report. TREEOWL should preserve the before/after change history and the reason for each edit.

Tree part	Likelihood of failure	Likelihood of impact	Consequences	Preliminary risk
Main stem / basal area	Possible	High	Severe	High - verify
Dead branch >3 in diameter	Probable	Medium	Significant	Moderate / High
Minor dead twigs	Probable	Low	Negligible	Low
Root plate / buttress zone	Possible	Medium	Severe	Moderate / High

6. Interpretation

The most important issue is not whether one visible defect exists. The issue is the combination of defect, target, time frame, and consequence. In this sample, the basal cavity is located at the main structural support zone, while the target includes an occupied residence and driveway. That combination makes the evidence suitable for professional review rather than casual homeowner monitoring only.

The report should not state that the tree "will fail." A stronger and more defensible statement is: visible defects and target exposure justify mitigation or further advanced assessment within a defined period. This avoids overclaiming while still protecting the client and insurer.

7. Recommended Mitigation Options

Option	Use when	Pros	Limits / notes
Immediate risk reduction pruning	Deadwood is confirmed over occupied target	Lower cost; preserves tree	Does not resolve basal decay uncertainty
Level 3 advanced assessment	Owner/insurer wants preservation evidence	More defensible; quantifies internal condition	Requires specialist tools and added cost
Removal and replacement	Basal decay/root instability is confirmed significant	Removes primary target risk	Requires permits if protected tree rules apply
Monitoring with TREEOWL device	Risk is not immediate but needs records	Creates time-stamped trend evidence	Monitoring does not make unsafe tree safe

8. TREEOWL Evidence System: AI + Hardware Workflow

This section is the business differentiator. TREEOWL is not merely an AI summary. It is an evidence workflow: capture, organize, annotate, review, revise, verify, and preserve a defensible record.

Capture	Mobile field photos, tree ID, target context, GPS/time metadata, voice notes, and optional device readings.
AI draft	AI identifies visible issues, drafts a report, proposes missing evidence, and highlights contradictions.
Human review	Certified arborist accepts, edits, rejects, or adds professional findings. All edits are logged.
Hardware support	Optional TREEOWL monitor records recurring images/environmental events to support follow-up, claims, or maintenance history.
Audit trail	Original image hash, annotation layer, reviewer identity, timestamp, report version, and signature block are preserved.
Output	Insurance-ready PDF, editable DOCX, client summary, arborist worksheet, and future monitoring task list.

9. Evidence Chain and Legal Defensibility

A report becomes defensible through process, not decoration. TREEOWL should preserve raw evidence, show methods, state limits, distinguish facts from opinions, and require a qualified signer for conclusions. This sample is therefore designed as a reviewable professional record, not a marketing one-pager.

Requirement	How TREEOWL handles it	Why it matters
Original evidence retained	Raw photo + annotated copy stored separately	Avoids claims of image manipulation
Method stated	Assessment level, time frame, limits, tools recorded	Clarifies reliance and scope
Human sign-off	Qualified reviewer approves final findings	Prevents AI from acting as certifier
Revision history	Every edit has reviewer/time/reason	Supports later dispute resolution
Actionable mitigation	Each risk maps to a next action and deadline	Turns observation into risk management

10. Limitations and Reliance

This sample report is not a certification of a real tree. It is a sample format and evidence package. For a production report, all photographs must be taken from the actual site, all measurements verified, and all risk ratings approved by a qualified arborist. Trees are living organisms and conditions can change after inspection due to wind, construction, soil moisture, disease, decay progression, or other factors.

No tree can be declared completely safe. The purpose of this report is to document observed conditions, communicate risk within a stated time frame, and recommend reasonable mitigation or further assessment.

11. Professional Sign-Off

Qualified reviewer	Name / credential / license number
Certification	ISA Certified Arborist / TRAQ / local equivalent
Signature	_____
Date	_____
Client acknowledgement	_____

12. References Used to Structure This Sample

- International Society of Arboriculture. Sample Reports - Tree Risk Assessment Reports. Accessed June 2026.
- International Society of Arboriculture. ISA Basic Tree Risk Assessment Form Instructions. Accessed June 2026.
- ANSI A300 Part 9-2011 Tree Risk Assessment: Tree Failure. Public reference copy.
- USDA Forest Service. Field Guide for Tree Risk Assessments and Hazard Trees.